

## Facilitating Offline and Online Sales

### Abstract of the Disclosure

A customer maintains an Electronic Information Account (EIA) on a data storage device, such as on a portable electronic device (e.g., personal digital assistant) or on a nonvolatile memory device (e.g., smart card, memory stick). On the storage device, the EIA includes a customer profile and transaction records for later reference and for selective electronic communication to merchants and sources of goods or services for purposes of speeding a transaction, suggesting future purchases based on prior transactions, confirming product warranty registration, and limiting transactions for subordinate customers. Comprehensive capturing of transaction records is provided by synchronizing the data stored on the customer data storage device and on a remotely stored duplicate customer profile and database of transaction records.

09874746 060101